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2005 SEP 12 AM 10:33

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September 7, 2005

FDIC
San Francisco Regional Office
Attn: John F. Carter, Director
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter,

I have lived in a small town for 55 years. Like most small towns, we once had a drug store, grocery store, hardware store, dime store, clothing store, ect. Big businesses, such as Wal-Mart, have forced them to close their doors. We still have two very good banks to serve our community. Please DO NOT allow Wal-Mart to eliminate our banks.

Sincerely,



Richard G. Bedessem